



SAMPLING OF FINANCIAL EDUCATION PROGRAMS SUPPORTED BY STATE BANKING DEPARTMENTS

As of January 2007



Financial literacy is a process beginning with education and understanding. It is a basic understanding of banking, money management and the importance of good credit that can allow individuals and families to save enough money to buy their first home or start a business. Financial literacy programs are also an excellent way to help consumers understand the benefits of having a relationship with a financial institution. Around the country, state banking departments are promoting financial education programs and participating in statewide financial literacy initiatives to achieve a better-educated and better-informed public.

Here's a snapshot of some of the excellent financial education programs supported by state banking departments across the nation.

CALIFORNIA:

The California Department of Financial Institutions has partnered with the Center for Student Credit Card Education, Inc. (CSCCE) for three consecutive school years to provide free credit card literacy programs for high school juniors and seniors. Info is on attached link.

<http://www.dfi.ca.gov/abcscreditcard/default.asp>

The Department of Financial Institutions coordinates a Governor's Proclamation to proclaim April as California Financial Literacy Month. <http://www.dfi.ca.gov/cflm2006/default.asp>

The Department of Financial Institutions' website features a Kid's Page with a listing of and links to financial sites of particular interest to kids: <http://www.dfi.ca.gov/kidspage/kidspage.htm>

"10 Things" bookmarks are available free of charge. The bookmark uses California Jumpstarts "Ten Things to Make Your Friends Wish They Knew About Money as You Do" mini-lessons.

The Department continues to partner with financial institutions, California Jump\$tart, Learn to Earn Program, and other organizations to highlight the importance of financial literacy.

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CONNECTICUT:

The State of Connecticut Department of Banking offers "The ABCs of Banking" on its website. The site features six lessons covering Banks and Our Economy; Banks, Thrifts and Credit Unions: What's The Difference?; Banks and Their Regulators; Deposit Insurance; Geographic Structure; and Foreign Banks.

In addition, the Department offers an array of Consumer Information and Educational Programs (including the ABCs of Banking) all accessible via its website at http://www.ct.gov/dob/cwp/view.asp?a=2235&q=297914&dobNAV_GID=1659

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DELAWARE:

The Office of the State Bank Commissioner provides consumer education through outreach programs, building on partnerships with various state agencies, housing counselors and community organizations. Its Consumer Education website may be accessed at <http://www.state.de.us/bank/services/conedu/toc.shtml>

The Office's primary goal, to raise awareness about the financial issues impacting our most vulnerable constituents, has kept our office busy attending community meetings and housing counseling workshops, meeting residents at our display tables at various events across Delaware, including the State Fair, and with TV and radio presentations.

Delaware has also produced a number of brochures on issues including identity theft, mortgage lending scams and high-cost financial services which can be reviewed at www.state.de.us/bank. The office also distributes brochures from the FTC (Stop, Think and Click) and the Consumer Federation of America (Your Credit Scores) as well as informing residents about the resources available at various Federal Agency websites including <http://onguardonline.gov/index.html> , www.fdic.gov, and www.ftc.gov.

In 2006, Delaware's Office of the State Bank Commissioner offered courses throughout the state on identity theft, mortgage lending scams, foreclosure issues, and reading your credit report. The Delaware Money School publishes a quarterly newsletter (www.delawaremoneyschool.com) which is distributed widely and assists in informing the community about the available courses. Throughout the year Department staff attended homeownership workshops sponsored by housing counselors and spoke about consumer issues especially predatory lending and identity theft.

Delaware's latest initiative is a statewide study of foreclosures, which should be released this summer. Our office has put together an Advisory Committee to work with the Reinvestment Fund on this report so recommendations can be implemented expeditiously. The Bank Commissioner's Office is also working with Delaware's Attorney General's Office on a consumer education campaign this spring to address some of our concerns on foreclosures.

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DISTRICT OF COLUMBIA:

The Department of Insurance, Securities and Banking (DISB) has partnered with the District of Columbia Public Library, the American Library Association (ALA), the Investor Protection Trust (IPT) and the editors of Kiplinger's Personal Finance magazine to provide a consumer education program targeting adults on the basics of investing at libraries throughout the District of Columbia.

The 90-minute seminar consists of a presentation on the regulation of securities by DISB, investor protection and education initiatives that can benefit District residents, investor education exercises, six systemic investment steps, and an opportunity to follow-up one-on-one certified investment advisers that are licensed by DISB.

Read more at http://www.disb.dc.gov/disr/cwp/view,a,1299,q,636772,disrNav,32810,_.asp

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FLORIDA:

The Florida Office of Financial Regulation offers numerous outreach programs for all segments of Florida's population. One of OFR's primary goals is protection of the investing public. The first line of defense for Florida consumers against financial fraud is education. The more people know about credit, banking, and investing, the more likely they are to increase savings, buy homes, improve their financial health and well being, and avoid becoming a victim of financial fraud. OFR's consumer outreach programs focus on four segments of Florida's population: general; seniors; military; and youth. They are as follows:

- **FDIC Money Smarts** - Financial Literacy Program Building Knowledge, Security and Confidence. This program is a set of 10 instructor-led training modules covering basic financial topics. The subject matter begins with a description of deposit and credit services offered by banks, and moves progressively to topics such as choosing and maintaining a checking account, the mechanics of budgeting, the importance of saving and how to obtain and use credit effectively.
- **Florida Seniors Against Investment Fraud** - FSAIF is an investor education program designed to inform senior citizens on how to take control of their investments and protect themselves from becoming victims of securities fraud. The program is specifically designed to help seniors spot, stop and avoid investment fraud schemes and unsuitable high-pressure solicitations.
- **Basics of Saving and Investing** - is a curriculum entirely focused on investor education and protection. The Basics of Saving and Investing guide is geared towards teaching high school students, however its content lends itself to all kinds of investor education and protection initiatives including college courses, work place education, after school programs and seminars for adults and seniors. The curriculum is divided into four units: Getting Started; Introduction to Financial Markets; Making a Financial/Investment Plan; and Investment Fraud.

The Office also works with local organizations and the Investor Protection Trust (IPT) to secure grant funding. The Investor Protection Trust is a non-profit organization devoted to investor education. Since 1993, the IPT has worked with the states to provide consumers with the necessary tools to make informed investment decisions. A detailed description of each segment's programs and goals are provided below.

- **General Population** - In 2004, the Office of Financial Regulation assisted the Department of Financial Services (DFS) in securing a \$200,000 grant from the IPT to expand its personal financial educational program - Your Money, Your Life (YMYL). The grant funds enabled DFS to include investor education and protection in their YMYL program. In 2005, DFS launched their "Verify Before You Buy and Avoiding Investment Fraud" campaign. This campaign encourages consumers to verify the license of financial professionals prior to doing business with them. Working with a licensed financial professional is one of the first steps in avoiding investment fraud. The campaign issued radio, television and billboard public service announcements regarding key investment issues and consumer fraud alerts. DFS published three investor education brochures: Be A Smart Investor, Avoid Affinity Fraud and Investing For Seniors.
- **Senior Population** - The Office of Financial Regulation is working with the Attorney General's Office, Seniors vs. Crime Project, in providing senior citizens with the investor education program, Florida Seniors Against Investment Fraud (FSAIF). OFR assisted Seniors vs. Crime in securing a \$120,000 grant from the Investor Protection Trust to administer the FSAIF program. The FSAIF campaign was launched in January 2006 and will run through October 2007. The FSAIF outreach program is offered to senior groups throughout the state of Florida. This program informs senior citizens on how to identify investment fraud, protect themselves from investment fraud and where to report investment fraud. The program is administered by Seniors vs. Crime staff and volunteers. OFR Securities examiners participate in each of the FSAIF presentations. OFR works directly with Seniors vs. Crime volunteers in assisting senior consumers with banking, finance and investment questions or problems. OFR has designated examiners at each of our eight regional offices to work directly with Seniors vs. Crime volunteers. OFR will continue to partner with Seniors vs. Crime in reaching out to the senior citizens in Florida to educate them on investment fraud.
- **Military Population** - The Office of Financial Regulation is working with the following military bases located in the Florida Panhandle to provide two financial education programs: Pensacola Naval Air Station (NAS), Whiting Field, Eglin Air Force Base (AFB), Tyndall AFB and Hurlburt Field. In August 2006, OFR sponsored a "train-the-trainer" program on the FDIC Money Smarts adult financial education program. OFR provided the training and education materials for 20 Department of Defense Community Readiness staff located in the Florida Panhandle. The Office of

Financial Regulation will also provide guest speakers upon request for any of the 10 modules taught in the Money Smarts program. OFR is working with Hurlburt Field to secure an IPT grant to provide a new investor education program, Investor University on Base (IUB), to military personnel living or stationed in the Florida Panhandle. IUB duration is November 2006 to December 2008. IUB is a five-week investor education program, using the Basics of Saving and Investing and the Military OneSource Home Buying curriculum. IUB will be offered four times a year, once a quarter at five different bases, for a total of 20 sessions. OFR will assist in training military outreach staff on the IUB curriculum, development of education materials and providing guest speakers. In addition, OFR will provide 1,300 Basics of Saving and Investing curriculum notebooks for the two year project. OFR foresees IUB as a pilot project for future investor education outreach programs on military bases throughout Florida and possibly the United States. In 2007, the Office of Financial Regulation will reach out to other military bases throughout the state of Florida to offer the above financial education programs. Bases will include MacDill AFB, Jacksonville NAS, Mayport NAS, Patrick AFB and others.

- **Youth** - In the spring of 2006, DFS held an essay contest in Florida to encourage investment education among middle and high school students. The 2006 contest, "Cash in on Your Money Smarts," asked students ages 14 to 18, to submit at least a 750-word essay answering the question: "If you had \$100,000 to invest, what would you invest in and why?" The contest offered students more than \$7,500 in prizes statewide. There were a total of 15 winners statewide. Nearly 900 students participated in 2006. The essay contest was funded in part by grant funds received through the Investor Protection Trust. Through IPT grant funds, OFR has purchased several hundred copies of the Basics of Saving and Investing. Curriculum notebooks will be mailed to the following organizations for review: Florida 4-H, Girl Scouts of America, Boy Scouts of America, Florida JumpStart Coalition. OFR will provide training and teaching assistance to these organizations.

Other Consumer Outreach Programs

To reach out to consumers through the internet, OFR has a section on its website dedicated to providing consumer resources. The website provides a wealth of non-commercial information to help investors and consumers make informed financial decisions. Also, OFR maintains a toll-free consumer call center for questions related to financial institutions, finance and securities, 1-800-848-3792.

Disaster Recovery - DFI has been a leader in dealing with financial institution-related issues stemming from the major hurricane strikes in Florida during the last two years. DFI identifies financial institution offices (both state and national/federal) in areas that may be affected by a hurricane and tracks the status of those offices. Staff has helped to coordinate assistance to affected offices through contacts with the industry trade groups and the federal regulators. DFI tries to assist citizens who have to deal with a variety of issues relating to their financial institutions, including disruption of service and problems with the release of funds paid on claims against property insurers. DFI also provided support and advice to state and federal financial institution regulators in the Southeast.

South Florida Interagency and Fraud Task Force - The South Florida Interagency and Fraud Task Force, established in 1987, grew out of the necessity to identify problem borrowers and financial institutions affiliated parties and share that information with other regulators and law enforcement. OFR's staff were founding members of this group and continues to be influential in its direction. In addition to the bank regulators' participation, principals of the South Florida U.S. Attorney's Offices, Secret Service, FBI, U.S. Postal Service and other law enforcement agencies attend these quarterly meetings.

The Florida Office of Financial Regulation's consumer information resources may be accessed at <http://www.flofr.com/Director/investorconsumer.htm>

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GEORGIA:

The Georgia Department of Finance maintains an extensive website that provides consumer information and links to other valuable resources. In addition, the Department has developed educational materials designed to improve financial literacy and enable consumers to protect themselves from abusive lending practices. The Department has recognized the increasing significance of Georgia's diverse population and has begun developing educational materials in Spanish. Currently, the Department offers an educational

brochure for Spanish-speaking consumers concerning transmitting money. These materials and a consumer Q & A are all available on the Department's website at http://www.ganet.org/dbf/consumer_resources.html

In addition to its own efforts, the Department has worked with a variety of other state, federal, non-profit and other organizations to further efforts in financial literacy. The state is actively involved in organizations promoting fraud prevention, such as the Georgia Real Estate Fraud Prevention and Awareness Coalition (GREFPAC), and others that promote financial literacy. The Department is a regular participant in activities sponsored by the Georgia Consortium for Personal and Financial Literacy and is very supportive of the organization's new initiative called Georgia Saves. The Department is also interested in promoting financial literacy on a grass roots level as well. The Department's initiatives in reaching consumers on this level include participation in programs sponsored by local churches and consumer groups, as well as non-profits like the Atlanta Urban League, Incorporated.

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IDAHO:

The Idaho Department of Finance maintains an excellent website called "Kid's Section" with an array of fun and educational links to informational s of interest to kids of all ages. <http://finance.idaho.gov/Kids.aspx>

Presentations to High School Students-The Department has continued its ongoing commitment to the education of Idaho's youth. Semi-annually, the Department offers its expertise to Idaho's high school aged students through presentations given by Department representatives concerning such topics as Securities and Investing Basics, Investment Fraud and How to Avoid It, Basics of Consumer Credit and Mortgage Lending, Consumer Fraud Prevention, and First-Time Home Buying.

Financial Literacy Month- Joining state securities regulators and a broad-based coalition of consumer groups and industry members, the Department participated in the annual "Get the Facts on Saving and Investing Campaign." In conjunction with this month-long, annual event in April, the Department distributes educational materials and makes presentations designed to increase financial knowledge and help citizens recognize and avoid securities fraud.

Elder Fraud and Abuse Conference-The Department is part of a consortium of governmental agencies, including state and federal law enforcement, AARP, and the Idaho Commission on Aging, joining together to sponsor this conference. Last year's conference was held May 24-25, 2006 and consisted of a day of training for professionals, and a Scam Jam geared to providing education to Idaho seniors on issues concerning financial and physical abuse.

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ILLINOIS:

The Illinois Department of Financial and Professional Regulation has established Financial Literacy 101 on the department's website (<http://www.idfpr.com/finlit101/default.asp>) Financial Literacy 101 provides basic information on how to select the best checking account, investments, loans and mortgages. It provides links to other government s, as well as some well-respected privately operated s so Illinoisans can learn about the myriad of financial instruments available, protect their sensitive personal information and identities, and avoid or be aware of the many scams and frauds being perpetrated on the unaware. In addition to learning about Illinois bank services, insurance protection and credit options, the website offers on-line calculators designed to allow consumers to make the best possible choices. Among the topics explored on the are: Opening a Credit Account, Setting Up a Household, What to Watch Out For, Buying a Home, Managing Money, and Investing Your Money.

The Department is also engaged in outreach to senior and retiree organization about consumer protection issues ranging from mortgage financing to annuities and Medicare coverage.

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INDIANA:

The Department's website has an extensive consumer education compilation including lesson plans we formulated for teachers in our Indiana high schools. The Department has also translated many of our consumer laws and brochures into Spanish. <http://www.in.gov/dfi/education/>

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IOWA:

The Iowa Division of Banking (IDOB) is an active member in the Iowa Jump\$tart Coalition. Each year the Iowa Jump\$tart Coalition organizes a conference for secondary school teachers to teach the teachers so that they can teach youth about financial literacy. IDOB Finance Bureau Chief Rod Reed is the chair for the 2007 Iowa Jump\$tart Personal Financial Literacy Conference scheduled for July 19 & 20. The conference is promoted at the annual "Day with the Superintendent" with Iowa bankers asked to promote the conference and sponsor a teacher from their community.

A link is provided on the IDOB website under "Quicklinks for Consumers" by clicking on "Financial Literacy" which will link the consumer with the Iowa Jump\$tart website. On the Iowa Jump\$tart website, www.iajumpstart.org, a PowerPoint presentation is available free to the public that includes fun graphics and an important message for students about the "Road to Financial Success." The presentation also includes notes on each slide that any presenter can use.

In addition, the Iowa Jump\$tart Coalition website has a link to the National Jump\$tart which provides a database of personal financial resources available from a variety of education providers such as government, business and non-profit organizations. Once you find the resource desired, you can order it directly from the source. Many of the materials are low cost or free of charge.

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KENTUCKY:

Kentucky's Office of Financial Institutions (OFI) is working to expand its investor/consumer education program. The overall goal is to provide consumers with free practical education materials and free financial workshops to increase the number of consumers taking informed action when it comes to managing their financial affairs. The office also partners with other state and national organizations with a goal of providing financial literacy education, such as Jump\$tart, the Kentucky Council on Economic Education and others. Approximately \$120,000 was paid to investor education organizations in Kentucky in the last year through settlements between OFI and securities firms.

OFI offers free materials and workshops to high schools, libraries, adult community education centers, civic organizations and county extension offices in the following programs:

- The Savvy Investor workshop series is an adult investor education curriculum. The series was designed to provide Kentuckians with the basic understanding of securities investments. The workshops offered are "Selecting an Investment," "Protecting Your Money" and "Getting Help with Your Investments."
- The Money Smart series is a Federal Deposit Insurance Corporation curriculum designed to help adults enhance their money skills. The workshops offered are "Selecting a Credit Card," "Budgeting," "Don't Fall Prey to Predatory Lending" and "Pay Yourself First."
- Presentations offered to Kentucky high school classrooms are based on the Money Smart series and the Financial Literacy 2010 Curriculum.
- OFI also partners with the Center for Student Credit Card Education Inc. to offer free information to high school and college students on responsible use of credit cards. The primer is called "The ABCs of Credit Card Finance" and is accompanied by a teacher handbook.

In late 2006, Kentucky OFI added a new position to the staff – public information officer – which was filled by Kelly May. Among her duties is the charge to enhance public protection through investor education and increase availability of information to the industry and the public. The office maintains a collection of brochures for free distribution, and these are available online at <http://www.kfi.ky.gov/investoredu/>

In 2007, Kentucky OFI will be partnering with the AARP and the state Attorney General's Office to begin the "Campaign for Wise and Safe Investing." The program will be aimed at investors and potential investors age 50 and older. OFI will also be teaming up with the North American Securities Administrators

Association to have an "investor education" presence at the 2007 Senior Olympics in Louisville, Ky., this July. <http://www.kfi.ky.gov/investoredu/>

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MAINE:

The Maine Bureau of Financial Institutions offers an extensive online "Consumer Library" which serves as a resource for consumers that are looking for more information related to banking. The Library may be accessed via the Bureau's website at

<http://www.maine.gov/pfr/financialinstitutions/consumer/library.htm>

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MICHIGAN:

For kids, the Michigan Office of Financial and Insurance Services' website features a section on money at http://www.michigan.gov/cis/0,1607,7-154-10555_12902_13118---,00.html

In addition, the Department's website has an extensive section featuring numerous links to an array of excellent financial education programs. It's located at

http://www.michigan.gov/cis/0,1607,7-154-10555_12902_28358---,00.html

The Michigan Office of Financial and Insurance Services is developing educational materials to be used in an upcoming "Campaign for Wise and Safe Investing," said Commissioner Linda A. Watters. The office is teaming up with the AARP Foundation on the educational effort. The program, which will be aimed at investors and potential investors aged 50 and older, will provide information regarding unsuitable and fraudulent investments. The Michigan Securities Section also sponsored a non-commercial, investor education and protection seminar in conjunction with the Evelyn Brust Foundation in the spring of 2006.

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NEBRASKA:

The Nebraska Department of Banking and Finance offers a wealth of consumer financial educational information via its website at <http://www.ndbf.org/consumers/consedu.shtml> Of special interest to kids is a section called "Just For Fun" and another called "R U World Ready?"

In addition, the Department provides online brochures on an array of subjects, including brochures on mortgage lending, online investing, credit reports, payday advances, seniors and fraud, scams, schemes and swindles, investment threats, and identifying telemarketing investment fraud. The brochures are available at <http://www.ndbf.org/press/publications.shtml>

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NEW JERSEY:

New Jersey Financial Literacy Awareness Network - The New Jersey Department of Banking and Insurance recently unveiled a new initiative to help consumers of all ages better understand and manage their finances. NJFLAN is an association of public and private organizations working to put much-needed financial educational and resource materials in the hands of adults and children throughout the state.

http://www.njflan.com/wst_page2.php

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NEW YORK:

The New York State Banking Department catalogued a searchable financial education directory to help individuals learn how to use credit wisely, save, invest, and plan for the future. While there are hundreds of financial education programs available, this centralized user-friendly catalog of resources makes finding them easier. For more information, go to <http://www.banking.state.ny.us/fec/index.htm>

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PENNSYLVANIA:

The Pennsylvania Office of Financial Education offers a great website with a wealth of information for adults called "Your Money's Best Friend" at <http://www.moneysbestfriend.com/> And one section of the site is devoted to "Games for Kids" at

<http://www.moneysbestfriend.com/default.aspx?id=128>

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PUERTO RICO:

The Puerto Rico Bureau of Financial Institutions' website features a special educational Resources Section for Investors and the General Public that includes 10 financial calculators, seven consumer brochures, and links to external financial education websites. The website may be found at

http://www.cif.gov.pr/educacion_eng.html

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TENNESSEE:

Middle Tennessee State University University 1010 Classes- The Tennessee Department of Financial Institutions and Middle Tennessee State University have partnered to incorporate financial literacy lessons into MTSU's University 1010, a course designed to familiarize freshmen with the college transition.

Financial Information and Resource Centers (an initiative of the Tennessee Jump\$tart Coalition) - As a member of the Tennessee Jump\$tart Coalition, the Department has become an active partner in working to open Financial Information and Resource Centers (FIRC) at local colleges and universities. The centers offer students information and literature on financial management, equipping them with the resources to make sound financial decisions and provide counseling to students in financial crisis.

State Departments Partner for Consumer Services Workshops - The Department of Financial Institutions and the Department of Commerce and Insurance host a series of consumer services workshops. The workshops, which are free to consumers, are held across the state and are designed to educate consumers on various topics including identity theft, frauds and schemes, and mortgage lending. Cities in which the workshops have been held include Jackson, Memphis, Martin, Knoxville, Chattanooga and Goodlettsville.

Department's Speakers Bureau - TDFI Speaks- The Department launched a speakers bureau, TDFI Speaks, to help increase the financial literacy of adults and youth statewide. Speakers are knowledgeable in the areas of mortgage lending, banking and savings. The bureau consists of senior management, examiners and other staff chosen for their knowledge of the topic. Organizations across the state can request a speaker for their events free of charge.

Tennessee Saves Coalition - In an effort to promote savings among consumers across the state, the Department serves as a partner (among other state and national organizations) in the Tennessee Saves coalition. The coalition helps individuals and families save and build wealth, as well as teaching elementary and high school students the benefits of financial education.

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TEXAS:

A goal of the Texas Department of Banking is to encourage state-chartered banks in Texas to develop financial education programs that meet the needs of their communities. To help make this possible, the Department is assisting banks by providing information on available programs and training materials. We also believe that leveraging from established programs will help the banking industry respond to the educational needs of citizens across Texas. The Department's ongoing efforts are currently focused on networking with bankers and other interested individuals to learn more about financial literacy programs statewide. In addition to meeting with bankers from around the state who have initiated financial education programs, agency personnel are also attending seminars and participating in other activities

relating to financial education. Agency personnel attended a "Raise Texas" meeting at the Federal Reserve Bank of Dallas on November 15-16. This event was designed to bring financial education stakeholders together to discuss common issues of concern. A Financial Literacy Summit sponsored by the Independent Bankers Association of Texas was also attended. This event was held in Houston on December 5-6. Participants learned about new techniques for reaching out to community groups and improving financial education in Texas.

Financial Education Survey - In an effort to identify the extent of financial education programs already implemented by state-chartered banks, the Department conducted an online financial education survey in August 2006. The responses to the survey assisted the Department in gaining a perspective on which banks have already initiated financial education programs and which institutions are contemplating new efforts. A total of 154 banks responded to the questionnaire, and a summary of the results have been posted on our website at: <http://www.banking.state.tx.us/dss/fe.htm>. The survey yielded some interesting results. For instance, over 80% of the banks surveyed indicated that their bank was interested in providing financial education services to groups in their communities, yet only 40% had actually implemented a financial education program. These results would apparently indicate an opportunity for the Department to assist these banks in developing (or expanding) financial education programs in their communities.

Banker Workshops – Ms. Leilani Lim-Villegas, the Department's Financial Education Coordinator, is planning seven banker workshops to be held in major metropolitan areas in April and May of 2007. The goal of these sessions will be to network with other financial education coordinators from different regions of the state, provide financial education training to these coordinators, encourage statewide participation in common educational goals, and leverage off of existing and planned education opportunities. Banks that completed the survey referenced above are encouraged to attend these workshops. Additional information about the workshops can be found on the Department's website. A link to the financial education portion of the Texas Banking Department's website is at <http://www.banking.state.tx.us/dss/fe.htm>

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VERMONT:

The Vermont Department of Banking, Insurance, Securities & Health Care Administration provides several consumer publications and industry surveys available in either hard copy or online. Titles include "What You Should Know about Credit Cards" and "Information for Civil Union Partners." More information may be found at http://www.bishca.state.vt.us/BankingDiv/consumerpubs_banking/consumerpubs_banking_index.html

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WASHINGTON:

The Washington Department of Financial Institutions has an extensive financial literacy campaign in place showcasing the Department's consumer protection work. The Department's website features a major consumer education section filled with information, resources, tips, and how-tos on a variety of financial subjects. You'll find an index on the Department's home page at <http://www.dfi.wa.gov/>

Washington State LifeSmarts Competition - LifeSmarts is a game-show style contest open to all 9th through 12th grade students in Washington State. Throughout the year, high school teams compete in a series of online contests to test their life skill knowledge including personal finance. Teams with qualifying scores are invited to a state competition sponsored by DFI and the Consumer Jungle financial literacy program. After a series of head to head elimination rounds, the winning school represents Washington at the national LifeSmarts competition. More Information: <http://dfi.wa.gov/consumers/lifesmarts.htm>

Right On the Money - For college students, the Department offers a free publication called "Right on the Money - Financial Know-How for College Students" to help students better understand the ins and outs of managing money. Find it at <http://www.dfi.wa.gov/consumers/collegebookorder.htm>

Kids and Students - Click on the "Kids and Students" section of the website and you'll find that learning about money and investing doesn't have to be boring. The site yields links to other sites designed

especially for younger visitors, students and teachers. There's also a section with resources for teachers and young investors. http://www.dfi.wa.gov/consumers/education/kids_students.htm

Money Savvy Kids - DFI is sponsoring the award-winning Money Savvy Kids Basic Personal Finance Curriculum in 70 second- and third-grade classrooms across the state. The second grade Money Savvy curriculum includes eight 45-minute lessons that teach students the basics of managing, donating, investing, and saving money.

Check it all out at <http://www.dfi.wa.gov/consumers/campaigns.htm>

Consumer Publications - The Washington State Department of Financial Institutions also provides access to numerous consumer publications via its website at <http://www.dfi.wa.gov/consumers/publications.htm>

The DFI's website also features consumer education links to a number of other financial literacy and consumer protection websites such as the Federal Trade Commission, OnGuard Online (Internet fraud), FDIC consumer alerts, My Money, and 360 Degrees of Financial Literacy.

Check it all out at <http://www.dfi.wa.gov/consumers/campaigns.htm>

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WEST VIRGINIA:

The West Virginia Division of Banking provides brochures entitled "Know Your Mortgage" and "Know Your Credit." They're accessible via the Division's website at

<http://www.wvdb.org/consumers/knownyourmortgage.htm>

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WISCONSIN:

The Wisconsin Department of Financial Institutions (DFI) takes a lead role in promoting financial literacy in Wisconsin through its Office of Financial Literacy (OFL). It works closely with Wisconsin Governor Jim Doyle's office and with Wisconsin First Lady Jessica Doyle, to actively promote financial literacy through numerous projects, activities and events. Through the OFL, DFI takes a leadership role in developing, coordinating, and marketing conferences and events and producing materials that help foster financial literacy in Wisconsin. They include:

MoneySKILL Wisconsin: Wisconsin DFI is partnering with Harley Davidson on a program that rewards teachers, schools and nonprofit organizations that sponsor the MoneySKILL tutorial. Teachers will be issued a stipend for \$100 if they have a minimum of 20 students complete the MoneySKILL tutorial within a semester or academic year. The school with the top number of students statewide completing the MoneySKILL tutorial within a semester or academic year will receive \$1,000. The nonprofit organization with the top number of youths statewide completing the MoneySKILL tutorial within a semester or academic year will receive \$1000.

<http://www.wdfi.org/ymm/semandevents/MoneySkillWisconsinPremier.htm>

National Institute of Financial and Economic Literacy: Wisconsin also sponsors the National Institute of Financial and Economic Literacy (formerly the Wisconsin Institute of Financial and Economic Education.) The Institute is a teacher-training program that shows educators how to teach their students about personal finance, money management and economics. Now open to educators from across the country, the Institute offers three week-long sessions during the summer of 2007.

http://www.wdfi.org/ymm/semandevents/education_series.htm

The Department also offers resources on family money management for parents on its website at <http://www.finlitwi.org/adults/index.html> as well as resources for students, including a Kid's Page, at <http://www.finlitwi.org/students/index.html>

Money Smart Week Wisconsin – Money Smart Week is a creation of the Governor's Council on Financial Literacy, a council created by Wisconsin Governor Jim Doyle to help him improve financial literacy in Wisconsin. Wisconsin's campaign is the first-ever aimed at an entire state. It targets every

city, town, and village throughout each of Wisconsin's 72 counties because its goal is to help you find resources right in your own backyard. <http://www.moneysmartwi.org/>

Your Money Matters—DFI maintains a library of financial brochures that are provided free of charge to anyone requesting them. The informational publications deal with such aspects of personal finance as entrepreneurship, renting-to-own, investing, credit and other topics. It also provides selected financial education curricula to Wisconsin teachers.

Information: <http://www.wdfi.org/ymm/default.htm>

Wisconsin Stock Market Simulation - DFI joins with Economics Wisconsin to provide support for the Wisconsin Stock Market Simulation game. The game is held each semester during the school year and involves 30,000 Wisconsin students in grades 4-12 each year and teaches them how to invest in the stock market. DFI works with the Wisconsin governor's office to provide and present Certificates of Appreciation to the winning team members and their advisor each semester.

Finance and Investment Challenge Bowl - DFI along with Asset Builders of America, Inc. and Precision Information, LLC supports and conducts The Finance and Investment Challenge Bowl (FICB). The FICB is a financial-knowledge competition that places 10th and 11th graders on teams and is modeled after the College Bowl television show of a few years ago. Teams compete in a round-robin format by answering questions that test their knowledge of personal finance and economics. Teams must have an adult advisor and are provided with study materials prior to the competition. The FICB is usually run in conjunction with The Money Conference and offers prizes in the form of savings bonds.

The Money Conference - DFI took the lead role in creating The Money Conference five years ago in Milwaukee. Since that time it has also been presented in Madison, the Beloit/Janesville area and the Fox Cities. The Money Conference is a one-day personal finance conference that provides high-quality, unbiased financial information in a fun environment. DFI now serves as a sponsor of the program which is presented by Asset Builders of America, Inc. The Money conference offers sessions aimed at low to moderate income families—adults, youth, fiscal beginners, and investment club members but sessions are open to anyone who wants to gain a better understanding of personal finance. Youth sessions are broken into ages 6-9, ages 10-13, and ages 14-18. Participants have the opportunity to hear nationally known authors and speakers, gain wealth-building tips, and win door prizes. Information:

<http://www.assetbuilders.org/>



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